



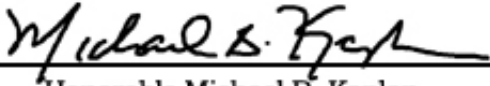
Order Filed on August 13, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

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| UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY (Trenton) | |
| Caption in Compliance with D.N.J. LBR 9004-1 | |
| DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. Sentry Office Plz 216 Haddon Ave. Suite 406 Westmont, NJ 08018 dcarlton@kmlawgroup.com Attorneys for Secured Creditor Ditech Financial LLC | |
| In Re: | Case No.: 18-16832 MBK |
| Norman A. Bells, | Adv. No.: |
| Debtor. | Hearing Date: 7/24/18 @10:00 a.m. |
| | Judge: Michael B. Kaplan |

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: August 13, 2018


Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtors: Norman A. Bells

Case No.: 18-16832 MBK

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Ditech Financial LLC, holder of a mortgage on real property located at 613 Latona Avenue, Ewing, NJ, 08618, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Gregory James Corcoran, Esquire, attorney for Debtor, Norman A. Bells, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** the escrow shortage in claim #4 in the amount of \$3,100.58 will be paid outside of the plan over 12 months; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the payment of the shortage shall not be deemed a stay violation;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that claim #4 is hereby reduced to \$125.00, which will be paid in the Debtor's chapter 13 plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.